

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Danne L. Buchanan, et al.

Title: METHOD AND SYSTEM FOR

PROCESSING FINANCIAL INSTRUMENT DEPOSITS

PHYSICALLY REMOTE FROM A FINANCIAL INSTITUTION

Appl. No.: 09/676,956

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Examiner: Nguyen, Nga B.

Art Unit: 3628

AMENDMENT AND REPLY UNDER 37 CFR 1.111

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

This communication is responsive to the final Office Action dated February 7, 2005, concerning the above-referenced patent application.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this document.

Remarks/Arguments begin on page 35 of this document.

Please amend the application as follows: